



Order Filed on June 14, 2017
by Clerk
U.S. Bankruptcy Court
District of New Jersey

784552

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BANK, NA.

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

In Re:

SAM BHATIA

Case No: 16-31404 - KCF

Hearing Date: 05/10/2017

Judge: Kathryn C. Ferguson

ORDER RESOLVING OBJECTION TO CONFIRMATION

The order set forth on the following pages, numbered two (2) through three (3) is hereby
ORDERED.

DATED: June 14, 2017

A handwritten signature in black ink, appearing to read "Kathryn C. Ferguson".

Honorable Kathryn C. Ferguson
United States Bankruptcy Judge

NJID 784552

PHELAN HALLINAN DIAMOND & JONES, PC
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Attn: [REDACTED] - WELLS FARGO BANK, NA

Attorneys for WELLS FARGO BANK, NA.

UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY

IN RE:

SAM BHATIA

CASE NO. 16-31404 - KCF

Debtors

CHAPTER 13

ORDER RESOLVING OBJECTION TO CONFIRMATION

HEARING DATE: 05/10/2017

This Order pertains to the property located at 849 New Dover Road, Edison, NJ 08820, mortgage account ending with "1224";

THIS MATTER having been brought before the Court by John J Scura, III, Esquire attorney for debtor, SAM BHATIA upon the filing of a Chapter 13 Plan, WELLS FARGO BANK, NA. (hereafter Wells Fargo) by and through its attorneys, Phelan Hallinan Diamond & Jones, PC having filed an Objection to the Confirmation of said Chapter 13 Plan and the parties having subsequently resolved their differences; and the Court noting the consent of the parties to the form, substance and entry of the within Order; and for other and good cause shown:

IT IS on the _____ day of _____, 2017, ORDERED as follows:

1. Wells Fargo has filed a valid, secured Proof of Claim in the amount of **\$72,318.23** (claim no. 5).

2. The Trustee is authorized not to pay the secured arrearage claim of Wells Fargo in the amount of **\$72,318.23** (claim no. 5), so debtor can apply and potentially complete a loan modification. Should the debtor qualify for a loan modification, the loan modification must be approved no later than **June 13, 2017**. Debtor shall continue making adequate protection payments while seeking loan modification and in loss mitigation program.

3. If Loan Modification is approved, Wells Fargo shall file an Amended Proof of Claim showing the amount of arrears paid to date by the Trustee.

4. If a loan modification is not approved by **June 13, 2017**, the debtors shall do one of the following: 1) file a Modified Plan to cure the arrearage claim of Movant; or 2) file a Modified Plan to surrender the property subject to said claim; or 3) a Notice to Convert to Chapter 7; or 4) a Notice to Dismiss Case.

5. Debtor acknowledges that the monthly post-petition mortgage payment amount is subject to change in accordance with the terms of the note and mortgage. Debtor shall continue making adequate protection payments while seeking loan modification and in loss mitigation program.

6. This Order shall be incorporated in and become a part of any Order Confirming Plan.